

Don't tip the bank tellers

Dear Annie: My father is starting to have trouble managing his banking. He has a decent fixed income, but somehow, he is now living from one check to the next and he's getting costly overdrawn notices. I have started to write out his bills, and I try to keep his checkbook balanced.

Last week, I went to the bank with him for the first time. He could not remember his account number. He knew nothing about how much was in his account and it was obvious that the tellers were aware of this. They called him by name, trying to help him.

When he finished his depositing a check, he tipped the teller \$30. He said he tips them all the time because they help him. Annie, I know he makes withdrawals every Friday to "make it through the weekend," but I didn't realize he was tipping the tellers.

Is this permitted? I had no idea tellers could accept tips. My father doesn't have a great deal of money and my brother and I often help him out so he can balance his checkbook. How should we handle this? — Senior Banking Issues

Annie's Mailbox

Creators Syndicate Inc. Kathy Mitchell and Marcy Sugar



Dear Banking: We don't know what bank your father patronizes, but every bank we checked said that tipping is absolutely not permitted. Your father obviously has some memory issues and unless the bank tellers are depositing those tips back into Dad's account, they are taking advantage of him. Complain to their supervisors. And if Dad is living check-to-check, it sounds as though it is time for someone else to manage his banking.

Discuss this with your brother, so there are no arguments, and then approach Dad, explaining that you want to be sure his money lasts. Make him a part of the process. It would be best if you could limit how often he goes to the bank, so have his checks deposited automatically

and give him a weekly allowance in cash. We know it's extra work for you, but this is what responsible, caring children do for their parents. Dad should be evaluated by his physician for signs of dementia, and if he is living alone, you might start looking into retirement communities that will provide a safe environment, as well as companionship, conversation and community.

Dear Annie: I read the responses to "Expecting," who was asked thoughtless and intrusive questions about her pregnancy.

I once asked a friend something unintentionally rude and he responded to me by asking, "What did you say?" I repeated my question and he again asked, "What did you say?" It took a third time before I caught on that he wasn't hard of hearing. I actually appreciated the polite come-uppance and got a good laugh out of it. That kind of response would really pull a person up short if they asked something that was none of their business. — N.N.

Dear N.N.: Thanks for providing a polite but effective way to avoid answering personal, intrusive questions.

Tomorrow's horoscope

By Holiday Mathis, Creators Syndicate Inc.

ARIES (March 21-April 19). There's low-hanging fruit in front of you, and you're hungry. The question: Is this a trick? Sometimes life really is a no-brainer. Help yourself, and you'll be nothing but satisfied.

TAURUS (April 20-May 20). The day brings illogical attractions. Sometimes the heart understands what the mind cannot fathom. Everything will be revealed in time. For now, try to enjoy the gigantic question mark.

GEMINI (May 21-June 21). The only thing worse than investing 10 hours (or weeks or years) in something that turns out to be unfulfilling and unproductive is investing 11. Don't be too stubborn to stop.

CANCER (June 22-July 22). There is more than one personality inside each person, which is why grown adults sometimes act like 2-year-olds. You will be patient and kind, tolerating a loved one's childishness.

LEO (July 23-Aug. 22). The new game is not about getting ahead and staying ahead -- that was the old game. The new game is finding intrigue, joy and satisfaction in the process.

VIRGO (Aug. 23-Sept. 22). Crossed lines are a danger. To avoid wasted time looking for or waiting for your loved ones, make sure you've understood what they said. Tonight, people are looking for a leader, and you have the vision.

LIBRA (Sept. 23-Oct. 23). Honesty has its own resonance. The world responds kindly to your lack of pretense. The people you encounter will feel free to open up to you whether they've known you for years

or minutes.

SCORPIO (Oct. 24-Nov. 21). When you consider some of your past perils, you realize that things turned out much better than they might have. This trend will continue, so go ahead and take a chance.

SAGITTARIUS (Nov. 22-Dec. 21). Stifling circumstances can be overcome. This is a mind-over-matter situation. Develop your imagination. A vision can be like an invisible key. The immaterial will unlock the material.

CAPRICORN (Dec. 22-Jan. 19). Explore your own code. Study your response to life. You're not a robot, but you can program yourself to some degree once you understand your operating system.

AQUARIUS (Jan. 20-Feb. 18). Maybe you wish you'd made a different choice. Even honorable and decent humans don't always take the best action. You'll have the chance for a do-over. Seize it.

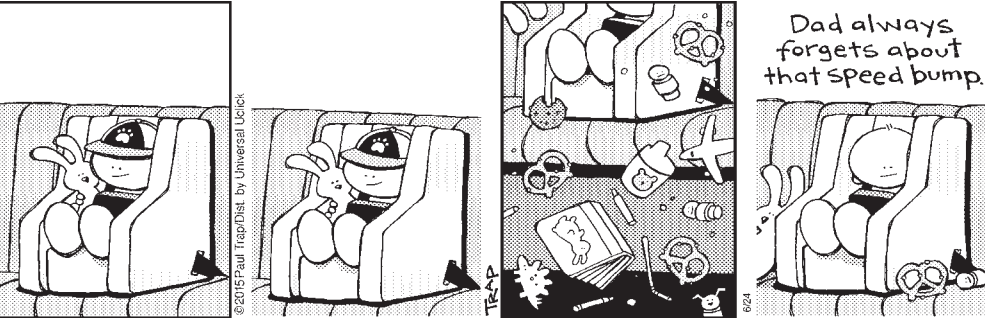
PISCES (Feb. 19-March 20). Solo efforts meet with universal resistance, but no worries -- there will be someone to assist you in getting things done. You only have to reach out and ask.

THURSDAY'S BIRTHDAY (June 25). For the next 10 weeks, you'll be the savvy social director with all the fine ideas. Tell your crew the plan and have a blast watching it unfold. September highlights and deepens the special love in your life. November brings new financial demands, and you'll find creative ways to meet them. Want to move? Wait for the new year. Capricorn and Aquarius people adore you. Your lucky numbers are: 34, 2, 15, 48 and 17.

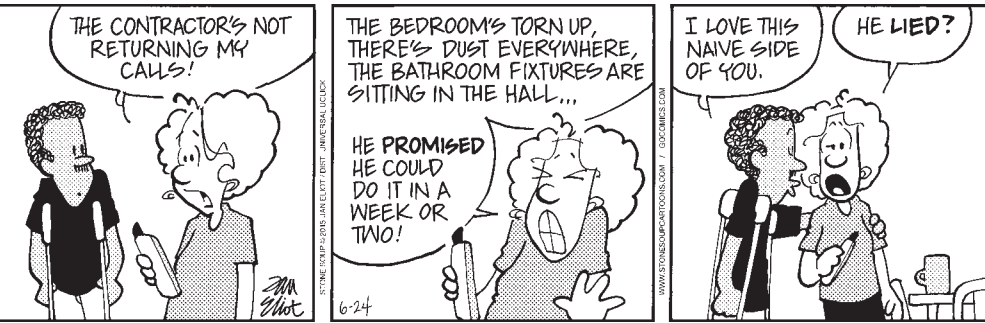
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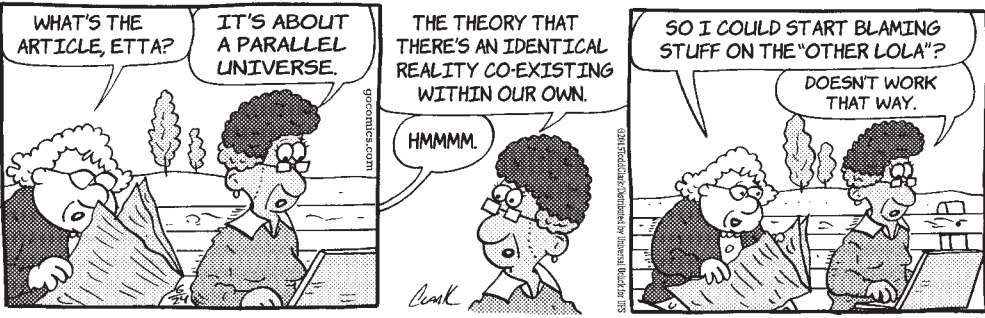
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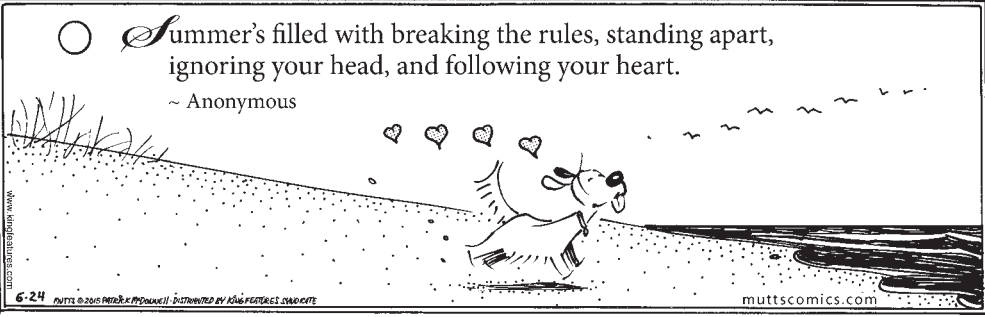
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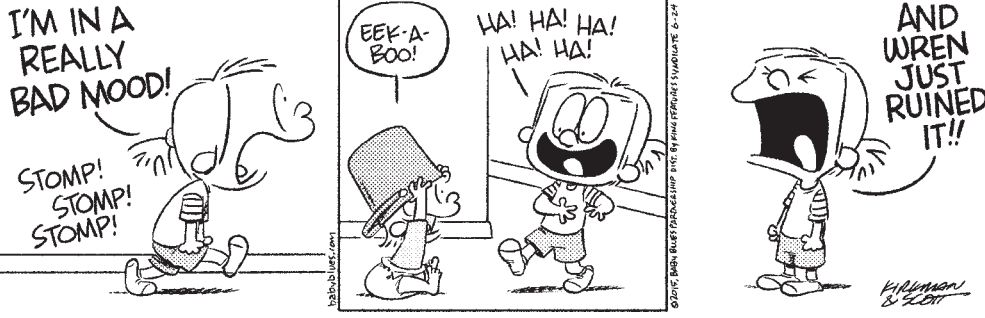
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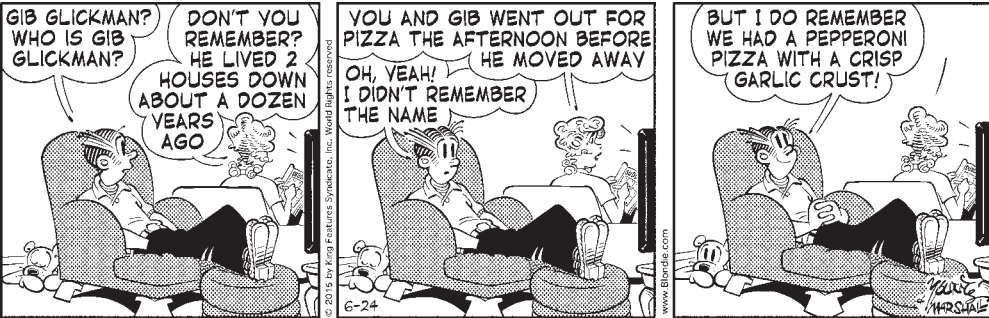
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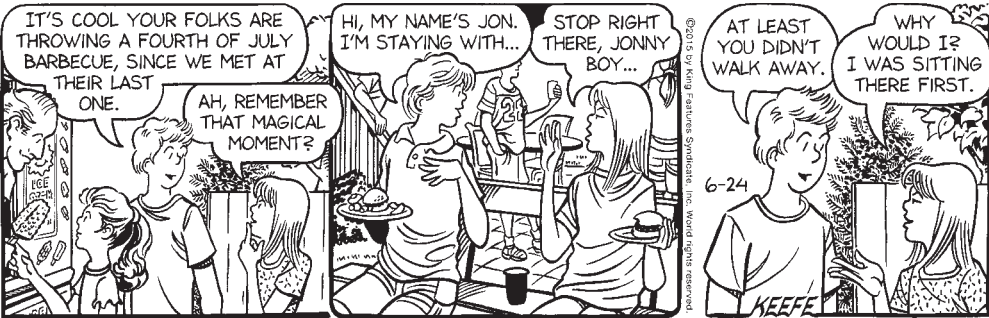
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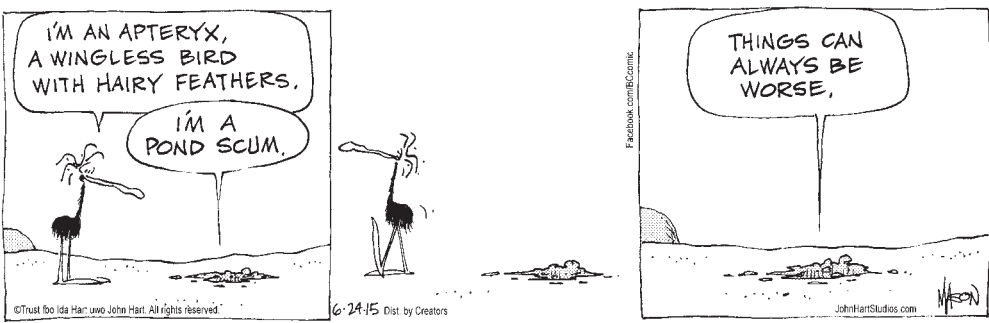
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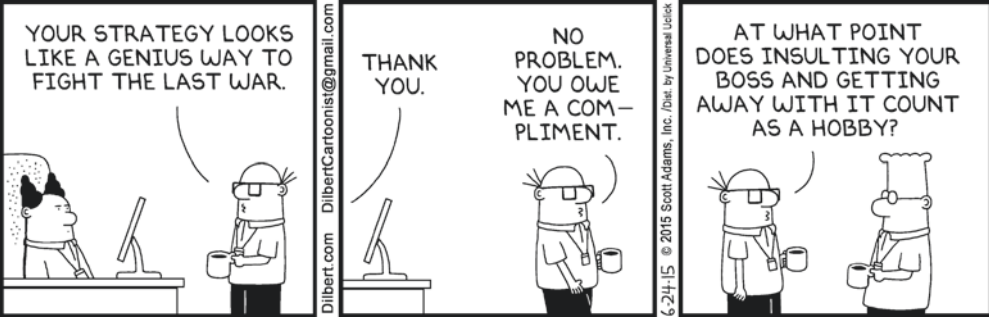
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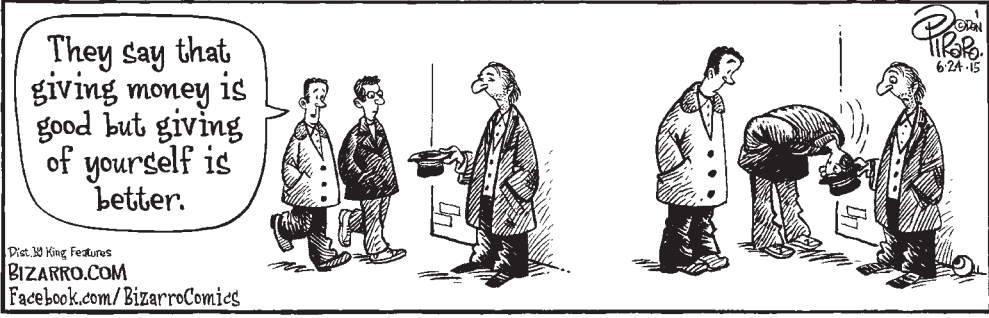
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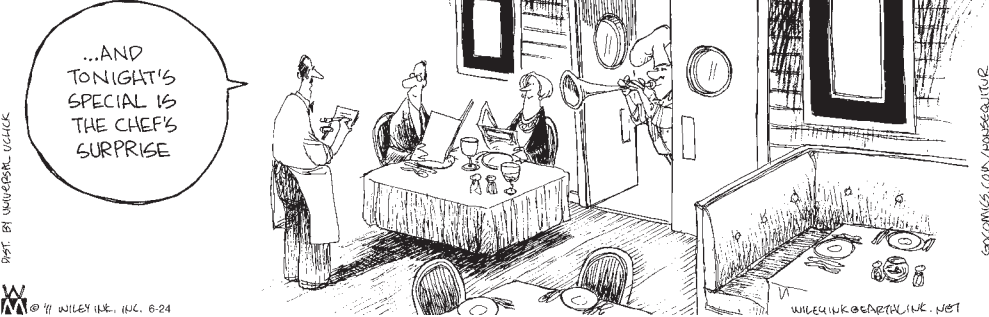
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